

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-16894-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julio C. Gamarra  
174 West Emerson Ave  
Rahway, NJ 07065

Social Security No.:  
xxx-xx-7129

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Stacey L. Meisel on:

Date: 4/2/19  
Time: 02:30 PM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

---

APPLICANT(S)  
Russell L. Low, Debtor's Attorney,

COMMISSION OR FEES  
\$1,400.00

EXPENSES  
\$0.00

---

Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: March 13, 2019

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Julio C. Gamarra  
Debtor

Case No. 18-16894-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 137

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db +Julio C. Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147  
aty +Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429  
517441099 +AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
517441101 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
517441102 +AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
517512032 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517441109 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441113 +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441117 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441121 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517495746 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
517984292 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
517476093 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517441129 +MCYDSNB, PO BOX 8218, MASON, OH 45040-8218  
517441130 #+PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658  
517441132 +SPECIALIZED LOAN SERVI, 8742 LUCENT BLVD, HIGHLANDS RANCH, CO 80129-2386  
517441140 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
517441127 +Yemico Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 13 2019 23:57:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 13 2019 23:57:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:24 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
517441105 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 00:05:39 CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
517541435 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 00:03:39 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517586110 +E-mail/Text: bncmail@w-legal.com Mar 13 2019 23:57:50 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517441126 +E-mail/Text: bknotice@ercbpo.com Mar 13 2019 23:57:44 ENHANCED RECOVERY CO L, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412  
517441128 +E-mail/Text: collections@jeffersonassociates.com Mar 13 2019 23:57:47 JEFFERSON ASSOCIATES, 3 CORAL ST, EDISON, NJ 08837-3242  
517543087 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 13 2019 23:57:38 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
517441131 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:21:10 PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952  
517539633 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:03:44 Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541  
517589614 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:03:44 Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541  
517539637 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:04:41 Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541  
517557865 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:03:42 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541  
517572848 E-mail/Text: bnc-quantum@quantum3group.com Mar 13 2019 23:57:30 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517441133 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:23 SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005  
517441134 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:03:28 SYNCB/AMER EAGLE DC, PO BOX 965005, ORLANDO, FL 32896-5005  
517441135 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:03:29 SYNCB/BANANA REP, PO BOX 965005, ORLANDO, FL 32896-5005  
517441136 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:24 SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005  
517441138 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:24 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001  
517441139 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:24 SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036  
517441858 +E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 00:04:24 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517570172 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 14 2019 00:05:05 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Mar 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517441104 CAP1/BSTBY  
517441100\* +AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
517441103\* +AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
517441106\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441107\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441108\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441110\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441111\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441112\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441114\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441115\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441116\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441118\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441119\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441120\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441122\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441123\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441124\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441125\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441137\* +SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005

TOTALS: 1, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Russell L. Low on behalf of Debtor Julio C. Gamarra rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5